MER INSURANCE INTERESTS

'

COMPANIES AND AGENTS.

MATTER OF LOCAL PRIDE.

The Stannehest Institutions, Both Fire, Life, and 'Accident Represented-Three Solid Virginia Comandes-Attractive Pentures Points

y no means, the least active or entering of Richmond citizens are her inmee men, who for push, energy, and using attention to business have no is in this city. The business, both of accident, and life-insurance, is one thich the competition is most vigorbenefits derived from protection of fire, accidents, &c., and from a provision for the possibility of famiing deprived by death of their ys, the prospective insurer now to the finances of the concern in he proposes to invest his money. ii have naught to do with any conhigh does not stand on rock-ribbed ations; indeed, he must have a intee of its strength and good standand must, withal, receive terms on ontract which absolutely convince that his money will be safely and usly stored away. It is with perdidence, however, that our disng citizens do business with Richa insurance men, for here we have canles or agencies which may be im tly relied upon. We have in this city home companies-the Virginia Fire Marine Insurance Company, the Vir-State Insurance Company, and the Insurance Company of Virginiahose standing is of the best. Two of which insure against fires, are of ante-bellum origin, and have lived, prospered, and flourished among us so long that we regard them as landmarks in our custness world and glory in their history. The third, a life-insurance institution though established since the war between the States, enjoys in no less degree our enfidence. These three concerns have steadily prespered, and enlarged the spheres of their usefulness until they ow welte policies far beyond the borders the Old Dominion. Indeed, they cover good part of the Union, and are tolly and of all competitors.

While local pride has prompted us to ve first mention to the home companies, or one whit better than the foreign ons represented here by local The out-of-town Insurance comhat do business in Richmond are ngest and most famous in the mong them are such institutions quitable Life-Assurance Society,

Mutual, the Mutual Lafe, the the New York Life, the tern Mutual Life, the Metrothe Liverpool and London and and others.

### L GRAND OLD INSTITUTION.

a About the Virginia Fire and arine Insurance Company,

people of our State well have rea- Outstanding 28 proud of the Virginia Fire The order of the plants of the

son the special agent.
The directors of the company are
Musers, E. B. Addison, D. O. Davis, W. O.
Neiting, N. W. Bowe, W. Josiah Leake,

Notting, N. W. Bow and W. H. Palmer.

#### VIRGINIA STATE INSURANCE CO. A Time-Honored Institution-Something of Its History.

A Ume-honored institution, which has done business in Richmond almost as far back as the memory of living inhabilasts can reach, is the Virginia State Insurance Company, which, since 1892, has outgrown the limits of this Common-Wealth and now writes fire insurance Policies not only in Virginia, but in West Virginia, the Carolinas, Louisiana, Texas Arkansas, Indian Territory, Okiahoma, New York, and other States.

In ante-bellum days the corporation was known as the know perous but the fall of the Confederacy what the Travelers' Insurance Company, and the evacuation of Richmond cut of Hartford, Conn., claims to do. It has

short, for a few months, its dignified the largest accident company in the career. This disaster was due to its large world, and the only large one in America holdings in the securities of the "Lost Cause." Its only available asset at this surer of lives. Cause. Its only available asset at this dark hour was a mortgage on the store known as No. 1601 east Main. By a strange freak of the whirlagig of time, this very house is now occupied by the present company, which succeeded the his wide reputation as an insurance final, the structure and was established in the contraction of the contr

And, in passing it may be said that the present quarters of the Virginia State Insurance Company are elegantly furnished and supplied with every mechannished and supplied with every mechan-ism and convenience that goes to make success in that line of business. The unintiated can hardly conceive the Carnett Tabb, the cashier and manager ism and convenience make success in that line of business. The uninitiated can hardly conceive the vast number of books, papers, files, etc., kept by a concern of this character. With agents in nearly every southern With agents in nearly every southern the access of clerks, it is of securify to policy-holders of \$4.24,035.24 of securify to po

pany, save in the abnormal days of civil \$38.985.385, and grants every conceivable war, and the secret for this prosperity form of sound life insurance at the is easily explained. System, equity, fair dealing, and the prompt settlement of every reasonable claim have ever been the watchwords of the Virginia State Insurance Company. Its very longevity and prosperity are an affidavit to this lives; intelligent caution and foresight and liberal inducements must be of- Insurance Company. Its very longevity to attract the public. Aside from and prosperity are an affidavit to this

> Since the reorganization, in 1965, the company has paid losses by fir lightning amounting to \$2,000,000. The great enterprise has its habitat in Richmond, and a glance at the following officers show how much justification we have in feeling a local pride in it: President, N. V. Randolph; Vice-President, George L. Christian; Directors-John S. Ellett, J. D. Carneal, J. M. Fourqurean, F. Sitterding, T. A. Cary, George I. Cur-rie, S. H. Hawes, of Richmond, and T. Y. Brown, of New York. Charles K. Wil-lis, Esq., the treasurer of the com-pany, looks after the details of the finances, and Robert Lecky, Jr., Esq., the secretary, has charge of the insurance business. The special agents are R. L. Campbell, for Virginia; U. O. Michaels, for West Virginia, and T. T. Hay, for North and South Carolina.

#### EQUITABLE LIFE ASSURANCE. Some Pacts About the Society's Re-

markable Success. The Equitable Life Assurance Society of the United States, which is well and ably represented in this city by Frank | What the Tillers of the Soil Have W. Danner, general agent for North Carolina and Richmond, has within the past year written double the amount of business secured in the same territory the year previously. Indeed, there is no company in the world which has accomplished so much in so short a while. The Equitable to-day is the strongest life maurance company in the world, and isinsurance company in the world, and issues every desirable form of policies, with guaranteed cash paid-up values and

loans at 5 per cent interest.

Special attention is called to their 5 cent twenty-year coupon gold de-ures. This contract of assurance, instead of being paid in each at maturity, will be converted into gold debentures, and these debentures are securities of most substantial character. sell one or more, or he can use them as collateral for a loan. Of course, such debentures, commanding 5 per cent., can be sold at a premium. Indeed, they are

than government securities.

The Equitable celebrated its fortieth anniversary last July, when the following was its statement of finances:

December 21st. July 26th,

The soundness of the society's management is well attented by these astonish-

try and integrity of her people.

The Penn's death losses in the fifty-three years of its existence have been far below what the company had expected and provided for, according to mortality, tables, thus showing a very mortality tables, thus showing a very careful selection of risks. The Penn's dividends, it is asserted, far surpass those of any company issuing policies with like

The Penn has a large and increasing business in Virginia among the most prominent business and professional men and farmers.

"THE TRAVELERS" INSURANCE CO. An Immense Business Both in Aceldent and Life Policies.

If insurance is needed when the policy is taken out, that company which gives the most for the least money is the best

surer of lives. H. D. Eichelberger & Co. are the State

old institution, and was established in is one of our most active and public spirited young citizens. He is foremost in all movements looking to our city's welfare, and was one of the most prom-nent figures in the Young Men's Busines

easy to understand and appreciate the volume of business requiring attention.

Success has always followed the com-

control its investments; no expense is with the beginning of the new year. As incurred which may reasonably be avoid a matter of fact, the retailers are geneed, and it protects its policy-holders to the fullest extent.

Its policy contracts are incontestable after two years for any cause, except fraud and non-payment of premiums, and liberal cash, loan, and paid-up values are granted after three years.
It pays lesses promptly and in full. No

deserving claimant has to ask twice. Also, it is the pioneer accident com-pacy in this country, known wherever the English language is spoken as the largest safest, and the best.

The Insurance Commissioners of Con-necticut, Missouri, Illinois, Nebraska, and Wisconsin commend the Travelers' in the highest terms of praise. One of their "Valid and worthy claims are paid premptly on an average, not later than thirty days after death or accident-por has the company been unduly tenacious in resisting unworthy claims or those

### PROGRESS IN FARMING.

Accomplished.

(Philadelphia Record.)
With the opening of the new year and With the opening of the new year and the approach of spring the farmer will find himself busier than at any other time before the ground is ready, and among the most important matters to be last year local enthusiasm glowed with the lives of the lives and the lives of the lives considered is the improvement of the live stock and the varieties of crops. It has been demonstrated in the past that as many improvements have taken place on the most substantial character. They yield 5 per cent. interest and run for twenty years, at the end of which time they are payable in gold, at the office of they are payable in gold, at the office of the Mercantile Trust Company, in New York. These debentures are of the denomination of \$1.000 each, and each one carries forty coupons (each for \$25), payable to bearer on January 1st and July list by the Mercantile Trust Company. The holder of a block of these bonds can the Mercantile Trust Company. The holder of a block of these bonds can sell one or mere, or he can use them tics, which have been secured by patient and careful selection from the best. But for the work of the breeders and farmers, who have made such wonderful progress with the breeds of live stock, the wealth of this country would be much less than at present, for it may be truly claimed that the advancement of a nation can be noticed in the success of its farmers with live stock. The live stock of to-day shows that our farmers have kept pace Outstanding 28-surance .....\$1,345,000 Over \$1,000,600,000 has improved with the stock.

discovery on their part he can point to a corresponding improvement on the farm as the result of his skill.

PROGRESS IN CULTIVATION.

With what may have been done in the past there is yet more to do on the farm. In the year 180 the farmer knew nothing of artifical fertilizers. He did not even understand how to feed for best results in fact, he considered it economical turn his live stock forto the words that each animal should seek its food. The sunny side of a barn was warm shelter, and the ox did more sarvice than if to horse. The list of fruits was very short and the mulberty was regarded as entitled to a place among the fruits, the wainut, hickorynut, chestnut and persimmon holding high places in the affections of the young people. The roads were festui, and the shipping of produce to market was very difficult. Live stock went fo market on the hoof," and turkeys were driven in large droves hundreds of miles. The farmer now understands the use of Tertilizers and plant foods, and he actually employs the bacteria of the soil to increase his yelds of crops and put hacteria into his cream to make the proper butter flavor. It is no exaggeration to state that bacteria is soid to farmers to be used for different purposes, and before another decade has passed the fermer will probably be master of the drought and be in position to control the moisture supply. What is more in favor of the farmer as compared with inventors of machinery is that he had no, patent laws to protect him. His improvements passed out of his hands and became public property as soon as his work was finished, and the only reward he could secure was to make quick sales the first year, as competitors met him the next with his own weapons. Great fortunes have encourzed inventors, but the farmer's work has been done without hope of any reward other than that which could be derived from the farm.

# Rules for the Laundry.

(Chicago News.)
A very hot iron should never be used for fiannels or woollens.
Clotheslines are made much more durable by boiling for ten minutes be-

fore they are used.

Table linen should be ironed when quite damp, and froned with a very hot and

heavy iron.
Embroideries should be ironed on a thin, smooth surface over thick fiannel, and only on the wrong side.

Linen may be made beautifully white by the use of a little refined borax in the water instead of using a washing fluid.

Sliken fabrics, especially white silk handkerchiefs, should not be dampened, but troned with a moderately warm from

but fromed with a moderately warm from when taken from the line.

Irons should not be allowed to become red hot, as they will never retain the heat properly afterward. Virginia State Insurance Company has

A GOOD RETAIL YEAR OUR MERCHANTS ENTHUSIASTIC

OVER THE BUSINESS OF 1899.

Success-Prosperity Shows Itself

Behind Every Counter-Some Rea-

No class of business-men have had bet-

ter opportunities to feel the quickening

pulses of our prosperty than the retail

merchants of Richmond. Although their

profits, viewed from an individual stand-

turers and jobbers, they have, neverthe-

less, come in for a most liberal share of

a matter of fact, the retailers are gene-

rally the first to feel the good results

which follow in the wake of new indus-

the artisan work, and the retail merchant

The Dispatch is in a position to assert

most positively that our smaller mercan-tile establishments have enjoyed a year's

trade which has never been surpassed

Prosperity has permeated everything, and made its good results felt behind every counter in Richmond. Long before the holiday season this agreeable fact was manifest, and within the last six

weeks the flood of business has kept our

CAN SEE IT ON THE STREETS.

A person familiar with the life of Rich-mond and her usual appearance at this

time of the year has only to walk the

ed prosperity which has been knocking

at our doors for the past twelve months

appointments and cautious in the selec-tion of their stocks have vastly expand-

ed, and in some instances grown almost out of recognition. Better and higher-priced goods are being soid. The check-rein of poverty has been lossened, and our citizens once more are able to enjoy those little luxuries and indulgences

pride, and as soon as the steady, con-

servetive old town gave notice that henceforth her growth would far surpass

that of former years, her citizens re-noived to stand together in their efforts

solved to stand together in their efforts to add to her glory. As a consequence, many who formerly bought their goods elsewhere now confine their purchases exclusively to this city. This applies not only to the customers of the merchants, but to the merchants themselves. In short, we may have here what every

town encourages-a kind of municipal monopoly, a commercial clan that presents an undivided front. Wonderful, in

deed, has been the outcome of this com-munity of interest. There is something

neighborly and cordial about it, and better still, the signatic partnership has resulted in a great advantage to ail.

THE CLOTHING MERCHANTS.

AMONG THE JEWELLERS

ARTISTIC FURNITURE.

& Wilson,

the year 1898.

tradesmen on a constant run.

trial enterprises. Give the mechanic

ers take special pride in their window population displays, and these contribute no little to make Broad street the attractive thoroughfare it is. The revival of tasts for antiques has also been marked in recent months, and every matron is spending her spare money on such ornaments for the house. Among the firms which have IT WAS A RECORD - BREAKER. come in for a fine trade during the past year are Sydnor & Hundley, Rothert & Co., James W. Martin, Mayer & Pettit, and Charles G. Jurgens' Son. The Trade is Jubilant Over Their

WE MUST WEAR SHOES. Rich or poor people must wear shoes, though the quality of footgear varies, of course, with one's finances. Certainly no one wears cheap shoes through preference, and now that the "stringency" has been removed, the retail shoe-dealers have sold a much better class of goods and more of them. The holiday trade has greatly increased their business, though the whole year has been encouraging. point, may not in every case have been among some of the favorite merchants so large as those of our great manufaction this line, who express themselves as more than satisfied with the busine 1890, are the C. F. Cross Shoe Company, the Economy, The Model (Moses May), patronage, which promises no diminution the J. A. Grigg Shoe Company, the W. with the beginning of the new year. As L. Douglas Shoe Company, W. E. Drew, Charles J. Shuman, Dabneyes, Johnston.

B. B. Bowles, and Hofhelmers'

THE BONNET-MAKERS. The millinery business! Why, it isn't any use saying much about that. Every man hears bonnets and hats discussed by is wife from morning until night. Of ourse, these establishments have had an immense trade. immense trace.

contagious, you know, and if one woman gets a new bonnet, that means that all the rest have not to do likewise. Husthe rest have got to do likewise. the rest have got to do likewise. Ins-bands who are making plenty of money haven't the heart to deny their wives the one thing above all others that pleases them most. If you doubt that the millinery stores have dema a good business during the last year, walk up Franklin street Sunday afternoon, and your eyes will convince you. It takes an artist to suit a woman in the matter of hats, but the following firms have run the gauntlet and delighted the fair ones; the gauntlet and delighted the fair ones; Kaufman & Co., Mrs. L. B. Morris, Mrs. B. W. Cosby, and Mra Julius Bear, These houses have exercised the utmost skill and care in the selection of their block blockmond. goods, and it is to them that Hichmond's beauties owe a large part of their good

Of course, the china houses have had splendid holiday season. They have ship-ped goods all over the South, and have STOVES AND TINWARE.

green buy tree in Richmond during the past year and two concerns has spread its trade all over the South. Two exceptionally successful enterprises have been the Richmond Stove Company, the Southern Stove-Works, and John E. Ross & Co.

ment of the merchandise, and the selection of goods, and one can well appration of goods, and they goods and they good appration of goods, and they goods and they good appration of goods, and they good appration of goods, and they goods, and they good appration of goods, and the

The dry-goods merchants are perhaps the people who have come in for the largest share of retail business. Their success is largely attributable, of course, to the ever present necessity for such goods as they handle, but much is due to their cuterprise, courtesy, and zeal in the prosecution of their business. The dry-goods stores of Richmond are the most goods stores of Hunter & Co., tas Beil Book and Stationery Company, and the Baughman Stationery Company, and display their wares as attractively as any concern in this city.

THE HARDWARE DEALERS

The local hardware firms, like all our other merchants, have felt the increasing

The local hardware firms, like all our other merchants, have feit the increasing tide of business. Owing to the vast industrial enterprises recently established here, they have come in for an exceptionally large share of profit, and the past twelve months have been busy ones for them. The firms of Baldwin & Brewn, A. B. Clarke & Son, and C. W. Vaughan have been most successful, and note a marked improvement over the trade of beautiful and best equipped in the South, and are irresistibly attractive to young and old alike. Among some of the great and old affice. Among some of the great firms which have proved drawing cards to theusands are the Cohen Company, Julius Meyer's Sons, Kaufman & Co., Pemberton, Cordes & Mosby, Julius Sycle & Son, Thalhimer Brothers, Fourgurean, Temple & Co., Milley & Phonds, Mittel, Temple & Co., Miller & Rhoads, Mittel-dorfer's, A. Hutzler's Sons, the "Bon Marche," Jacob Lewit & Son, and W. A. marked improvement over the trade of preceding years. AMONG THE DRUG MEN.

While the druggists must count mainly on human alliments for success in their Good clothes always make their appearance when presperity strikes a country. Indeed, they are a sure index of the presence of the "dirediating medium," for the well-to-do man is not without vanity, and loves to make a fine appearance. As a consequence, the clothing men have done an immense business during the past year, and are jubliant over their receipts. Among the big houses who have come in for the greater share of patronags are O. H. Berry & Co., Buck & Co., The Globe, J. R. Sheppard, Jacobs & Lavy, A. Greentree, Morton C. Stout & Co., J. F. Ewig. K. Figher & Son, Harry Marks, and Allen & Wilson.

and lovers of outdoor sports, and no amount of business pressure will check their fondness for these health-giving The Richmond jewellers take special delight in displaying their wares to the best of advantage, and in making their state in the last few years, for the ranks have been swelled by the accession of many ladies, who now realize that athletics are as essential to the fair sex as to men. As a consequence money has become more plentiful they money has become more plentiful they have seen a marked increase in business. greatly enlarged a year or so ago, has done an immense business in sporting have seen a marked increase in business. The holiday season has been peculiarly advantageous to them, and they have worked night and day to meet the demands of trade. Nowian & Co., C. Lamsden & Son, the Bear Jewelry Company, D. Buchanan & Son, Jahnke Brothers, J. T. Allen & Co., and William Tobian, Ir., all report an excess of business over the year 1881. goods, and enjoys a steady patronage all the year 'round. The firm of Harris, Filppen & Co. has also enjoyed great pa-

GOOD CARPET SALES.

The people of this city have within the ornamenting a room. The big stere of panies hast year or two been thoroughly edu-

cated in the use of handsome and artistic forniture, and the stores which handle offshoot of the spiendid oid firm of that this line of merchandize now carry some exquisite stocks. All the furniture dealight and convenience to our feminine are take special ratio.

THEY STILL EAT CANDY. While women love fine clothes and household ornaments with an affection which never abates, it will not be denied-certainly by the young men-that they also have meet tender spots in their Hearts for confectioneries, ice-cream, etc. If any doubt this they may secure the testimony of Moesta, Andrew Antoni, and William C. Schmidt, who have catered to this peculiarly feminine tasts and met with wonderful success. From them there has been a continual demand for "sweets for the sweet" in 1839, nor have the fair ones yet stopped eating.

OFTICAL GOODS. Prosperity does not stop people fromgetting near-sighted, though a good pair of spectacles or eye-glasses does much to relieve the trouble. The S. Galeski Optical Company have ever been ready minister to such needs, and within the last few months their vastly increased business has necessitated the establishment of a new and much larger store, which is splendidly stocked with optical goods. The attractive store of Janake Brothers has also grown in favor.

AMONG THE PHOTOGRAPHERS. Every good looking woman (and they are all good looking) knows that her photograph will be highly appreciated by friends and admirers. This consciousness of an undeniable fact has made the photograph a most popular present and has caused the holiday trade among photographers to greatly swell their profits. Messrs. Homeler & Clarks and W. W. Foster report a splendid business for the year 1839 and an exceptionally busy seagon within the last six weeks.

### (Lugate Magazine.)

Although canvas-jobbers, on the whole, lead unobstructive lives, they occasionally become the despositaties of some strange secrets. For there are art dealers and art-dealers, and all of that ilk are not the paragons of perfection which a trusting public suppose them to be. It is no secret, indeed, that some of these gentlemen have seen the inside of Black Maria and have known what it to live in compulsory retirement for months together at the nation's expense. The artists who work for them are well aware of these facts-nay, occasio become partakers in their svil o Of course, the china houses have had a fine, steady trade, to say nothing of a splendid holiday season. They have ship-in point. An English peer (whose name, received an immense share of Richmond's patronage. Among the leaders in this trade are the E. B. Taylor Company (which has Broad- and Main-street houses) and the Miller China Company. paintings by ungeropulous restorers, and particularly of their articulars in taking The stove business has flourished like a up what are known as "changelings" (L.

have what may be vilgarly termed a "cinch" at all times, though the quality of the goods they handle, varies, of course, with the size of our pocket-books, Inasmuch as we have come upon better fore sending it away.
On the very day that the dealer re-"cinch" at all times, though the quality of the goods they handle, varies, of course, with the size of our pocket-books. Inasmuch as we have come upon better days since 1893 their trade has greatly increased, and the past year has been a stooped old fashioned little man, who most successful one to them. They have days since 1805 their trade has greatly a stocked old fashioned little man, who offered the costume of a bygone generation of the merchandise, and the past year has been a most successful one to them. They have sold more proceeds and better groceries and better

# French Wines Losing Payor.

French Wines Losing Favor.

(Chicago Tribune)

Lo Monde Economique prints statistics showing the decreased consumption of Franch wines abrand. The decreases are startling, England Duying \$18,000 heer tolitres in 1858, against \$48,000 in 1800; Germany, 200,000 heetelitres, against \$248,000 in 1839; and the United States, \$3,000, compared with \$5,000 in 1830. The decreased consumption of most liquors in England and Germany, which has been noted by economists as well as the decreased per capita consumption of spirits. The unusual decrease in the United States may possibly be attributed also to the increased per capita consumption of spirits. The unusual decrease in the United States may possibly be attributed also to the increased per capita consumption of spirits. The unusual decrease in the United States may possibly be attributed also to the increased per capita consumption of spirits. The unusual decrease in the United States may possibly be attributed also to the increased per capital fitted wines. Twenty years ago no one who could afford French wines drank those of California, whereas to-day the California clarets are recognized as nearly, if not gaite, as good as those that are imported, while they cost less. As for the white wines, it will be remembered that an American sauterne captured the grand prize at the last Paris exposition. The American champagnes are will interior to those of France, but in the cheaper wines the California product satisfies the American taste and this accounts for the decrease.

Alnek! Alas! (Chicago News.)
To the city came a country jay with his pecket full of money, and he fell in with a bunko-man who showed him things quite funny. An interesting game with shells, the jay thought he'd invest; and later as he walked back home—but of course you know the rest.

As long as women love their homes and take pride in cosey houses they will invest their money in rugs and carpets, for surely there is no more beautiful way of ornamenting a room. The big stere of panies. Morali Insure with the Virginia

know the rest.

GREAT BOOK-MAKERS. THE AIMS OF THE B. F. JOHNSON

PUBLISHING COMPANY.

A STRICTLY SOUTHERN HOUSE.

Will Develop the Educational Ind terests of Car Section-School Blod tories and Readers-Their Chief Alm and Their Marked Success-At Enormous Shipment.

There are some things about the past, the present, and the future of our city which we cannot share, even with our dearest friends. There are bits of Colonial history which cluster about the town, old names that bring up hosts of memories of deeds, and people standing in the misty background of the past There are legends and auggestions of the time that was old a hundred years ago, and those are so much the property of Richmond-so much Richmond herselfthat we cannot surrender any part of them to our neighbors because the city's ancient being is involved in them.

But, on the other hand, there are many important matters in which Richmon's acts solely as the agent of the South. Many enterprises have here their heme, because they must have a home somewhere, while they belong as much in spirit and in deed to Texas or to Forfids or to any other Southern State as they, belong to Virginia. FROM THE POTOMAC TO THE GULF.

This fact is peculiarly true of the B. F. Johnson Publishing Company, which is new growing into great proportions, and which is deriving support from and spreading its advantages over every Southern State from the Potomac to the Gulf. The nature of the business which it does necessitates a large area for support, and includes an equally large area in the good which it dispenses. It lays under contribution every Southern State for its supplies, and is a factor in the market for the material produce of many, a southern town, while it is, as things stand now, almost the only hope, almost the only market, for the produce of southern literary genius and for the ex-ponents of those peculiar southern ideas of teaching which have made a large part of the difference between southern and northern schools.

NO ROOM FOR LOCAL PRIDE. While all Richmonders should be proud of the Johnson Publishing Company, there is no room for local pride. The capital which is its base is, every dollar, owned by southern men. The material used in its work is from southern mills, so far as they are able to subply it. The purposes of this concern to develop the educational interests of the South, and to furnish absolutely the best books at absolutely the lowest rates, should appeal with particular strength to every peal with particular strength to every uthern heart. DEMAND FOR BETTER BOOKS.

Coincident with the downfall of textbooks prejudicial to the South rose a de-mand for better books to take their place; and this demand has grown and grown, as is the nature of those things, till now there comes, from every corner of the land, a cry for southern-made text-box for the southern schools. This dema This demand the Johnson Company is in the field to

terationy his own rich land, fat with the spoils of war, of pensions, and of commerce wring from us. Elis is the boundless West. A southern publishing con pany has for reliance naught besides the old-time loyalty of southern hearts and

large, and this demand to has far we work it is country, spent a large, and this demand to has far we work at the noblemant anales. "Ah, and the policy has been as the property where the search many and farey as a far North an Philoson philoson and the policy of my Rubene Dr." returned his order to the policy of my Rubene Dr. "sturred his foreign the stores have had a most search and the policy of my Rubene Dr." returned his foreign the most greatly here and a most search and the policy of my Rubene Dr. "sturred his brought them much good fanancial cherr." As a matter of fact Richmond's pushed that two or ture's greatly here assessed within the limits have profited that the hard stress have facilities and the profited his limits two or ture's dealers in planes and either madel instruments have profited understand their sainfall many that the profited his policy of the planes and with merchanism that is the line we can well understand their sainfall many that the profited his policy of the planes and the profited his profited his policy of the planes and the profited his sainfall many that the

Crumpacker's Blow at the South.

(New York Journal.)
The usual Congressional ass has put in appearance. Representative Grumpacker, of Indiana, has brought forth a measure to cut down the quots of Sbuthern Con-

to cut down the quota of Southern Congressmen.

In other words, to benefit the Republican party Representative Crumbacker has evolved the brilliant scheme of depriving the Southern negroes of representation in Congress. The excuse given by Mr. Crume packer for this is that many of the negroes cannot comply with State requirements regarding voters.

The negroes were deliberately enfranchised by the Republican party for the purpose of cutvoting the Democrats in the South and to retain Republican power in the South.

Are the negroes more ignorant now than

the South.

Are the negroes more ignorant now than in 1867. Why does not the brilliant Mr. Crumpacker come forward with a scheme for reducing the Coupressional representation of this State or of Massachusetts on the ground that there are thousands of men in both States unable to suffil the requirements exacted of votars?

Mr. Crumpacker's scheme is a deliberate attempt to persecute the South and will be recognized as such by every man, white or colored, from Virginia to Texas. It will not work.

Texas. It will not work

Many thousand dopars are brought to Richmond each year by local thoursance companies, and many thousands are sent away by the citizens to foreign companies. Merali Insure with the Virginia Companies. ginia State.

SECURITY BANK, A JOHL

Book and Job Pringing neatly executed at the Dispatch Printing House.